

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s):	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed:	Eastern District	Case Number:	Date Filed: 99-20691 2/19/99
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
Signatures			
Signature(s) of Debtor(s) (Individual/Joint)			
<p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>			
<input checked="" type="checkbox"/> <u>Mark D. Haef</u> Signature of Debtor		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts)	
<p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>			
<input checked="" type="checkbox"/> <u>Janet M. Leonard</u> Signature of Attorney for Debtor(s)		Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?	
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.	
Firm Name <u>232 East Orange Street</u> Address <u>Lancaster, Pa 17602 -2962</u> Telephone Number <u>May 18, 2004</u> Date <u>May 18, 2004</u>		Printed Name of Bankruptcy Petition Preparer _____ Social Security Number _____ Address _____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: _____ _____ _____	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
<input checked="" type="checkbox"/> <u>Mark D. Haef</u> Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date _____		<input checked="" type="checkbox"/> <u>Janet M. Leonard</u> Signature of Bankruptcy Petition Preparer _____ Date _____ A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.	

UNITED STATES BANKRUPTCY COURT

EASTERN

DISTRICT OF PENNSYLVANIA

In re MICHAEL T. HART

Debtor(s)

Case No.

(If Known)

CHAPTER 13 PLAN

(If this form is used by joint debtors wherever the word "debtor" or words referring to debtor are used they shall be read as if in the plural.)

1. The future earnings of the debtor are submitted to the supervision and control of the trustee and the *debtor — debtor's employer* shall pay to the trustee the sum of \$ 610.00 ~~XXXXXXXXXXXXXX~~ monthly for a period of 58 months (Total: \$35,380.00)

2. From the payments so received, the trustee shall make disbursements as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. §507.

(b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

Debtor shall make the regular post-petition payments on the secured claim of Franklin Credit Mgmt Corp directly. Trustee shall pay the arrearages on said claim through the Plan. Trustee shall pay the secured claims of Lancaster County Tax Claim Bureau and LASA through the Plan. The judicial lien of The Dering Group shall be avoided, and the same treated as an unsecured claim.

(c) *Subsequent to — pro rata with* dividends to secured creditors, dividends to unsecured creditors whose claims are duly allowed as follows:

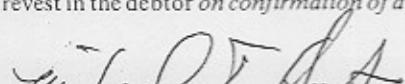
All funds paid in to the Plan which are not distributed pursuant to subparagraphs (a) and (b) above shall be distributed pro-rata to unsecured creditors which file allowed claims

3. The following executory contracts of the debtor are rejected:

n/a

Title to the debtor's property shall vest in the debtor *on confirmation of a plan — upon dismissal of the case after confirmation pursuant to 11 U.S.C. §350.*

Dated: May 18, 2004


Debtor

Debtor

Acceptances may be mailed to

Post Office Address

FORM B6-Cont.
(6/90)

UNITED STATES BANKRUPTCY COURT
EASTERN District of PENNSYLVANIA

In re _____,
Debtor

Case No. _____
(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	yes	1	\$ 268,000		
B - Personal Property	yes	1	\$ 12,940		
C - Property Claimed as Exempt	yes	1			
D - Creditors Holding Secured Claims	yes	1		\$ 278,900	
E - Creditors Holding Unsecured Priority Claims	yes	1		\$ -0-	
F - Creditors Holding Unsecured Nonpriority Claims	yes	1		\$ 20,900	
G - Executory Contracts and Unexpired Leases	yes	½			
H - Codebtors	yes	½			
I - Current Income of Individual Debtor(s)	yes	1			\$ 4,118
J - Current Expenditures of Individual Debtor(s)	yes	1			\$ 3,502
Total Number of Sheets of ALL Schedules ➤		9			
		Total Assets ➤	\$ 280,940		
		Total Liabilities ➤	\$ 299,800		

In re:

Debtor(s)

Case No.

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
residence at 108 Sandstone Drive, Willow Street, Pa	fee simple		268,000.00	278,100

SCHEDULE B - PERSONAL PROPERTY

Total ->

\$ 268,000.00

(Report also on Summary of Schedules.)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand				
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Bank of Lancaster County, Checking account		400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings including audio, video and computer equipment.		usual items of household goods, furniture and furnishings		2,840.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7. Furs and jewelry.		clothing		340.00
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interests in insurance policies, Name insurance company of each policy and itemize surrender or refund value of each.				

SCHEDULE B
PERSONAL PROPERTY

In re:

Debtor(s)

Case No.

(if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.				
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.				
12. Stock and interests in incorporated and unincorporated businesses. Itemize.				
13. Interest in partnerships or joint ventures. Itemize.				
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.				
15. Accounts receivable.				
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
17. Other liquidated debts owing debtor including tax refunds. Give particulars.				
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.				
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				
21. Patents, copyrights, and other intellectual property. Give particulars.				
22. Licenses, franchises, and other general intangibles. Give particulars.				
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1991 GMC Suburban (\$1,500)		2,300.00
24. Boats, motors, and accessories.		1984 VW Rabbit (\$500)		
25. Aircraft and accessories.		1978 Kawasaki motorcycle (\$300)		
26. Office equipment, furnishings, and supplies.		1963 16' boat		400.00
27. Machinery, fixtures, equipment, and supplies used in business.				
28. Inventory.				
29. Animals.				
30. Crops - growing or harvested. Give particulars.				
31. Farming equipment and implements.				
32. Farm supplies, chemicals, and feed.				
33. Other personal property of any kind not already listed. Itemize.				

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Total ->

\$ 12,940.00

continuation sheets attached

In re _____,
DebtorCase No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states. 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1991 GMC Suburban	522(d)(2)	1,500	1,500
household goods & clothing	522(d)(3)	3,180	3,180
cash, 1984 VW Rabbit, 1978 Kawasaki motorcycle, 1963 boat	522(d)(5)	1,600	1,600
equity in residence	522(d)(1)	17,500	268,000